

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joseph Yeboah  
Debtor

Case No. 22-00611-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Jun 14, 2022

User: AutoDocket  
Form ID: pdf002

Page 1 of 4  
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2022:**

Recip ID	Recipient Name and Address
db	+ Joseph Yeboah, 1541A Stuyvesant Avenue, Union, NJ 07083-5492
5467838	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808
5474345	+ AT&T c/o Bankruptcy, 1801 Valley View Lane, Farmers Branch, TX 75234-8906
5467847	+ Fanta Sea Resorts, 1507 Boardwalk, Atlantic City, NJ 08401-7012
5467848	+ HCFS, 3585 Ridge Park Drive, Akron, OH 44333-8203
5467853	+ KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5474360	+ KML Law Group, BNY Mellon Independence Center, 701 Market St Ste 5000, Philadelphia, PA 19106-1541
5467854	++ LAKE OF THE PINES COMMUNITY ASSOCIATION, PO BOX 305, GOULDSBORO PA 18424-0305 address filed with court:, Lake Of The Pines, PO Box 305, Gouldsboro, PA 18424
5467856	+ Met Ed, c/o Fist Energy, 101 Crawford's Corner Road, Bldg. 1, Suite 1-51, Holmdel, NJ 07733-1976
5467857	+ Middle Smithfield Township, 147 Municipal Drive, East Stroudsburg, PA 18302-9519
5474381	+ Township of Middle Smithfield, 1 West Broad Street, Suite 700, Bethlehem, PA 18018-5717
5467873	+ Udren Law Offices, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
5467875	+ Wells Fargo Dealer Svc, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jun 14 2022 18:48:05	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5467839	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 14 2022 18:50:00	American Honda Finance, National Bankruptcy Center, PO Box 168088, Irving, TX 75016
5474346	+ Email/Text: g20956@att.com	Jun 14 2022 18:50:00	AT&T Mobility II LLC, % AT&T Services, Inc, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2694
5474347	Email/Text: bnc@atlasacq.com	Jun 14 2022 18:50:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste. 442, Teaneck, NJ 07666
5467837	+ Email/Text: ally@ebn.phinsolutions.com	Jun 14 2022 18:50:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
5467840	Email/PDF: ebn_ais@aisinfo.com	Jun 14 2022 18:47:55	American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848
5467841	^ MEBN	Jun 14 2022 18:44:16	Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
5479746	+ Email/PDF: rmscedi@recoverycorp.com	Jun 14 2022 18:47:48	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5467842	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 14 2022 18:48:03	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285

5467843	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 14 2022 18:58:23	Citibank, 701 East 60th Street N, Sioux Falls, SD 57104-0432
5467844	+ Email/Text: mediamanagers@clientservices.com	Jun 14 2022 18:50:00	Client Services, 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
5467845	Email/Text: G06041@att.com	Jun 14 2022 18:50:00	DirecTV, PO Box 78626, Phoenix, AZ 85062-8626
5467846	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 14 2022 18:58:13	Dsnb Macys, Po Box 8218, Mason, OH 45040
5467855	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 14 2022 18:58:23	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
5467849	+ Email/Text: Bankruptcy@ICSystem.com	Jun 14 2022 18:50:00	I C System, Attn: Bankruptcy, 444 Highway 96 East, Saint Paul, MN 55127-2557
5467852	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 14 2022 18:50:00	Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
5467858	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 14 2022 18:50:00	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
5467859	+ Email/Text: MKnitter@monroecountypa.gov	Jun 14 2022 18:50:00	Monroe County Tax Claim Bureau, 1 Quaker Plz 104, Stroudsburg, PA 18360-2141
5467860	+ Email/Text: Bankruptcies@nragroup.com	Jun 14 2022 18:50:00	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
5467861	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 14 2022 18:50:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
5476273	Email/Text: Bankruptcy.Notices@pnc.com	Jun 14 2022 18:50:00	PNC Bank, N.A., Attn: Bankruptcy Dept., 3232 Newmark Drive, Miamisburg, OH 45342
5476274	Email/Text: Bankruptcy.Notices@pnc.com	Jun 14 2022 18:50:00	PNC Bank, National Association, PNC Bank, N.A., Attn: Bankruptcy Dept., 3232 Newmark Drive, Miamisburg, OH 45342
5467862	Email/Text: Bankruptcy.Notices@pnc.com	Jun 14 2022 18:50:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
5467864	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 14 2022 18:48:05	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
5476370	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 14 2022 18:48:05	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5471553	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 14 2022 18:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5467863	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 14 2022 18:48:05	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
5467865	Email/Text: bnc-quantum@quantum3group.com	Jun 14 2022 18:50:00	Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788
5467866	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 14 2022 18:50:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
5467867	+ Email/PDF: gecsed@recoverycorp.com	Jun 14 2022 18:47:47	Syncb/Wal-Mart, PO Box 965024, Orlando, FL 32896-5024
5467876	+ Email/PDF: gecsed@recoverycorp.com	Jun 14 2022 18:47:55	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5467868	+ Email/PDF: gecsed@recoverycorp.com	Jun 14 2022 18:47:47	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5467869	+ Email/PDF: gecsed@recoverycorp.com	Jun 14 2022 18:48:03	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5467870	+ Email/PDF: gecsed@recoverycorp.com		

		Jun 14 2022 18:47:55	Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5467871	+ Email/Text: jaxbanko@td.com		
		Jun 14 2022 18:50:00	Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223
5467872	+ Email/PDF: tbiedi@PRAGroup.com		
		Jun 14 2022 18:47:55	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
5467874	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com		
		Jun 14 2022 18:50:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
5477856	Email/PDF: ebn_ais@aisinfo.com		
		Jun 14 2022 18:47:55	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
TOTAL: 38			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5474366		Monroe Co Drs
5474342	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, National Bankruptcy Center, PO Box 168088, Irving, TX 75016
5474341	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808
5474340	*+	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
5474343	*	American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848
5474344	*+	Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
5474348	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5474349	*+	Citibank, 701 East 60th Street N, Sioux Falls, SD 57104-0432
5474350	*+	Client Services, 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
5474351	*P++	DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550, address filed with court:, DirecTV, PO Box 78626, Phoenix, AZ 85062-8626
5474352	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Dsnb Macys, Po Box 8218, Mason, OH 45040
5474362	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
5474353	*+	Fanta Sea Resorts, 1507 Boardwalk, Atlantic City, NJ 08401-7012
5474354	*+	HCFS, 3585 Ridge Park Drive, Akron, OH 44333-8203
5474355	*+	I C System, Attn: Bankruptcy, 444 Highway 96 East, Saint Paul, MN 55127-2557
5467851	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
5474357	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
5474358	*+	Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
5467850	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
5474356	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
5474359	*+	KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5474361	*P++	LAKE OF THE PINES COMMUNITY ASSOCIATION, PO BOX 305, GOULDSBORO PA 18424-0305, address filed with court:, Lake Of The Pines, PO Box 305, Gouldsboro, PA 18424
5474363	*+	Met Ed, c/o Fist Energy, 101 Crawford's Corner Road, Bldg. 1, Suite 1-51, Holmdel, NJ 07733-1976
5474364	*+	Middle Smithfield Township, 147 Municipal Drive, East Stroudsburg, PA 18302-9519
5474365	*+	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
5474367	*+	Monroe County Tax Claim Bureau, 1 Quaker Plz 104, Stroudsburg, PA 18360-2141
5474368	*+	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
5474369	*	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
5474370	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
5474372	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
5474371	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
5474373	*	Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788
5474374	*+	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
5474375	*+	Syncb/Wal-Mart, PO Box 965024, Orlando, FL 32896-5024
5474376	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5474377	*+	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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Total Noticed: 51

5474378	*+	Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5474379	*+	Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223
5474380	*+	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
5474382	*+	Udren Law Offices, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
5474383	*+	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
5474384	*+	Wells Fargo Dealer Svc, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 1 Undeliverable, 41 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 16, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2022 at the address(es) listed below:**

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Monroe County Tax Claim Bureau	TZito@monroecountypa.gov TZito@monroecountypa.gov;CTreible@monroecountypa.gov
Paul W McElrath, Jr.	on behalf of Debtor 1 Joseph Yeboah ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Rebecca Ann Solarz	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:  
**Joseph Yeboah**CHAPTER 13  
CASE NO. **5:22-bk-00611**

- ☒ ORIGINAL PLAN  
☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)  
☐ Number of Motions to Avoid Liens  
☐ Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- 1 The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. ☐ Included ☒ Not Included
- 2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. ☐ Included ☒ Not Included
- 3 The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. ☐ Included ☒ Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$\_\_ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$98,520.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
1	60	1,642.00	0.00	1,642.00	98,520.00
				Total Payments:	98,520.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*
- ☒ Debtor is over median income. Debtor estimates that a minimum of **\$0.00** must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_. All sales shall be completed by \_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Pnc Mortgage	101 Kimball Court East Stroudsburg, PA 18302 Monroe County Residence	3155

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☐ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrearages are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Pnc Mortgage	101 Kimball Court East Stroudsburg, PA 18302 Monroe County Residence	\$80,000.00	\$0.00	\$80,000.00

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral. Check one.**

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.****A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 1,000.00 already paid by the Debtor, the amount of \$ 3,500.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, certain Domestic Support Obligations)**

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Internal Revenue Service	\$3,106.09
Monroe Co Drs	\$0.00
PA Department of Revenue	\$2,033.88

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.***Check one of the following two lines.*☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.****5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.***☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.**6. VESTING OF PROPERTY OF THE ESTATE.****Property of the estate will vest in the Debtor upon***Check the applicable line:*

- ☒ plan confirmation.  
☐ entry of discharge.  
☐ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).  
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
 Level 2: \_\_\_\_\_  
 Level 3: \_\_\_\_\_  
 Level 4: \_\_\_\_\_  
 Level 5: \_\_\_\_\_  
 Level 6: \_\_\_\_\_  
 Level 7: \_\_\_\_\_  
 Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
 Level 2: Debtor's attorney's fees.  
 Level 3: Domestic Support Obligations.  
 Level 4: Priority claims, pro rata.  
 Level 5: Secured claims, pro rata.  
 Level 6: Specially classified unsecured claims.  
 Level 7: Timely filed general unsecured claims.  
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

**9. NONSTANDARD PLAN PROVISIONS**

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void.  
(NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: May 9, 2022

/s/ Paul W. McElrath, Jr.

**Paul W. McElrath, Jr.**

Attorney for Debtor

/s/ Joseph Yeboah

**Joseph Yeboah**

Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.